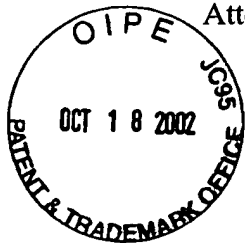


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10/28/02
A.W.



Attorney Docket No.: 2097-024

PATENT APPLICATION

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IN THE
UNITED STATES
PATENT AND TRADEMARK OFFICE

In Re U.S. Patent Application)
Applicant: Horowitz et al.)
Serial No.: 09/288,757)
Filed: April 8, 1999)
For: DENTAL INSURANCE)
ELIGIBILITY)
DETERMINATION AND)
UTILIZATION)
RECORDATION)
SYSTEM)
Examiner: Samuel G. Rimell)
Art Unit: 2175)

*I hereby certify that this
correspondence is being
deposited with the United States
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20231 on October 18, 2002,
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Max Shafital

AMENDMENT PURSUANT TO RCE UNDER 37 CFR § 1.114

BOX RCE (FEE)
Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

If any charges or fees must be paid in connection with the following communication, they may be paid out of our Deposit Account No. 50-1325.

This is in response to the Office Action dated July 12, 2002, the Advisory Action dated September 24, 2002, and the Interview held on August 20, 2002. Please amend the Application as indicated and consider the following remarks relative to issuance thereof.